



**Now you've got connections  
in the home loan business.**

## Introducing benefits employees can take home.

Financing a home can be easier than ever, especially since **The State of Colorado** has developed a relationship with Countrywide Home Loans—one of the leading residential lenders in the industry.

Countrywide can help make your financing fast and easy by offering expert advice to help you find just the right loan, a speedy application process and an industry recognized commitment to customer service. Let us help make your home financing experience fast, convenient and virtually hassle free.

Benefits we offer to qualified borrowers include:

- **Up to \$500 off Closing Costs.** The Private Mortgage Group Team at Countrywide Home Loans is pleased to offer employees a discount on closing costs.<sup>1</sup>
- **UpFront Approval.** You can shop for a home more efficiently and save time with a reliable UpFront Approval from Countrywide. On the Internet or over the phone, Countrywide can often provide an approval within minutes, so you know exactly how much you can afford.<sup>2</sup>
- **Innovative Loan Programs.** Work with a national lender in home financing resources and technology.
- **Quick Closings.** Our advanced delivery system can mean closings in as little as 10 days or less.<sup>3</sup>
- **Competitive Rates.** Countrywide Home Loans offers highly competitive rates.

At Countrywide, we believe the loan process should be a positive experience for customers. That's why our empowered people, product selection, and money saving ideas make Countrywide a great choice for all your financing needs.

To get started, call us today at **1-888-308-8797**.

### Count on The Private Mortgage Group at Countrywide.

Work with a national leader in home financing resources and technology. We offer qualified borrowers:

- **Fixed Period and Adjustable Rate** Loan Programs, many with flexible payment terms
- **Interest Only** Loan Programs
- **Home Equity** Loan Programs
- **Fast & Easy<sup>SM</sup>** Loans
- **Purchase and Refinance** Loan Programs
- **Stated Income** Loan Programs
- **Primary Residence/Second** Home, High-Rise Condominiums Loan Programs
- **New Construction** Loan Programs

**Countrywide Home Loans**  
**The Private Mortgage Group**  
**8400 E. Crescent Parkway**  
**Suite 530**  
**Greenwood Village, CO 80111**  
**1-888-308-8797 Toll Free**

[www.theprivatemortgagegroup.com](http://www.theprivatemortgagegroup.com)

**Countrywide® Financial Corporation is America's #1 residential lender  
and a member of the prestigious Standard & Poor's 500 and Fortune 500.\***



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<sup>1</sup> Closing costs of up to \$500 will be credited toward your purchase loan fees, or up to \$500 toward your refinance loan fees if your loan funds with Countrywide Home Loans. Only one closing cost offer per customer per loan. For consumer use only, not for Real Estate or Mortgage Professional use. Not valid with any other promotional offer. Offer valid only with the originator specified and only at the branch shown above. Offer applies to loans funded on or before 07/2006.

<sup>2</sup> UpFront Approval is subject to satisfactory appraisal and title review and no change in financial condition. If the rate is not locked or rate protection expires, any rate increase may lower the loan amount for which the borrower has pre-qualified.

<sup>3</sup> 10-Day Close is from receipt of completed application and supporting documents. Purchase loans for completed new homes require certificate of occupancy. VA loans and certain construction loan programs excluded. Not responsible for sellers' or third party delays beyond our control. This guarantee is for purchase loans only. Maximum \$250 Service Level Guarantee credit per loan. 230-0705



**Countrywide®**  
**HOME LOANS**

Realize your dreams.™